

Certificate Number: 17082-PAM-DE-028663987

Bankruptcy Case Number: 16-04781



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 24, 2017, at 1:24 o'clock PM MST, KAREN G REIFENDIFER completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 24, 2017 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director